

SUBJECT: Take charge of your future by attending a special workshop



Dear C.O.A.D Member,

You are invited to attend a special workshop to help you better understand the benefits of saving in your workplace savings plan, discuss the importance of establishing a budget and a plan for savings, motivate you to get enrolled in your workplace savings plan, and help you recognize simple ways to increase your contributions and understand the benefits that even small increases can make. The workshop will be facilitated by Professional Retirement Counselor Ken Farbizio of Fidelity Investments. Fidelity manages the investments for the State of Delaware Deferred Compensation Plan. The workshop will be given during the April 22nd meetings. At the conclusion of this workshop, you will be able to:

- Understand the benefits of enrolling in your retirement savings plan
- Recognize the features of the plan
- Know the steps you need to take to enroll in the plan
- Estimate if you are saving enough and list ways to increase the amount you are saving
- Recognize the benefits that saving more may bring in reaching your future financial goals in retirement and beyond

Workshop – Getting Started in Your Workplace Savings Plan

- *Thursday, April 22, 2010
10:00 a.m. and again at 6:30 p.m.
Correctional Officers Association of Delaware
1243 College Park Drive
Dover, DE 19904*

*****ONLY FULL MEMBERS WILL BE ADMITTED TO THE MEETING*****

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.
397864.10.134

SUBJECT: Take charge of your future by meeting with a Fidelity Retirement Counselor



Dear C.O.A.D Member,

Meet with Ken Farbizio a Fidelity Retirement Counselor with Fidelity Investments for a confidential face to face consultation. Sessions will be held throughout the day on April 22, 2010 between the morning and evening meetings. Each session is specially designed to help you become better informed and more confident about your workplace savings plan benefits.

- Explore your plan benefits in more depth to help you answer the questions "Do I have enough?" and "How do I get there?"
- Tap into Fidelity's experience and expertise to understand and evaluate your sources of retirement income (Pension, 457/403b Plans, Social Security, etc.)
- Make decisions that help you meet your retirement goals
- Consolidate multiple retirement accounts (former employer accounts)

Confidential Consultations

- ▶ *Thursday, April 22, 2010
12:30 p.m. to 5:30 p.m.
Correctional Officers Association of Delaware
1243 College Park Drive
Dover, DE 19904*

*****CONSULTATIONS ARE OPEN TO ALL MEMBERS*****

To schedule an appointment for a confidential one on one consultation call **1-800-642-7131**, Monday through Friday, 8:00 a.m. to midnight ET, or visit **www.fidelity.com/atwork/reservations**. Access TTY service for the hearing impaired at **1-800-259-9743**, Monday through Friday, 8 a.m. to midnight ET.

If you just need general information that does not require you to meet one-on-one with a retirement consultant, such as:

- Making investment changes or exchanges
- Requesting plan literature or forms
- Request fund performance information
- Making deferral changes
- Enrolling in the plan

Please contact a Fidelity Retirement Services Representative at **1-800-343-0860**, Monday thru Friday, 8:00 A.M. to midnight EST.

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